

Motor Trade Internal Risks

Policy Summary

The Motor Trade Internal Risks product is designed to meet the requirements of the motor trader who requires additional cover than that provided by a road risks policy. Cover is available to full and part time, self-employed motor traders operating a formal business either from dedicated business premises, on a mobile basis, or from their home address. Supporting documentation to demonstrate the operation of the business may be requested.

The flexibility of the policy allows policyholders to select the cover(s) they require to suit their business needs, from the following options:

- **Employers Liability**
- **Public Liability including Products Liability and Sales and Service Indemnity**
- **Loss of or damage to Vehicles at the Business Premises**
- **Contents including fixed glass at the Business Address**
- **Buildings**
- **Business Interruption (only available in conjunction with Contents)**
- **Money**

All information in this document is correct at the time of printing (May 2018), for full up to date information please visit our website

coveainsurance.co.uk

Many of the options have the further flexibility of choosing from a range of Sums Insured.

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy booklet to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 1 – Legal Liabilities (optional)</p> <p>Indemnity is provided for legal liability incurred for damage and expenses in respect of injury or damage caused to persons (including employees) or property not owned by the insured</p>	<ul style="list-style-type: none"> • Employer’s Liability £10,000,000 any one occurrence • Public Liability (including Products Liability and Sales and Service Indemnity) up to £5,000,000 • Contingent Motor Liability Cover
<p>Section 2 – Loss of or Damage to Vehicles at Your Business Premises (optional)</p> <p>Loss or damage to Yours and Customers vehicles at Your Business Premises caused by Fire or Theft</p>	<p>Sum Insured limit up to £100,000 on an annual basis</p>
<p>Section 3A – Contents (optional)</p> <p>Loss of or damage to business contents belonging to the Insured or for which they are responsible. Accidental damage to fixed glass at the Insured’s Business premises</p>	<p>Accidental loss or damage up to a maximum Sum Insured of £10,000 including up to £1,000 for stock, electronic machines, computers and replacement locks. Personal effects or tools £500 per person.</p>
<p>Section 3B – Buildings (optional)</p> <p>Loss of or damage to the Insured’s buildings, permanent outbuildings, walls, gates, fences, landlords fixtures and fittings and/or tenants improvements</p>	<p>Accidental loss or damage up to a maximum Sum Insured of £100,000</p>

Significant features and benefits of the policy

continued

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 3C – Business Interruption (optional in conjunction with Section 3A Contents)</p> <p>Increased cost of working following damage to Your contents and/or buildings</p>	<p>£25,000 Sum Insured with a 12 month Indemnity Period</p>
<p>Section 3D – Money (optional)</p> <p>Loss of money belonging to the Insured, within Insured’s premises or while in transit</p>	<ul style="list-style-type: none"> • Crossed Cheques etc £250,000 • In transit and in Your business premises while open and during business hours £5,000 • In a bank night safe £5,000 • In Your business premises whilst closed for business and while contained in a locked safe/strongroom £1,000 • In the dwelling of the Insured or an authorised employee £500
<p>Significant features and benefits of the policy</p> <ul style="list-style-type: none"> • Up to a maximum of 6 persons covered for Liability including 2 clerical only employees • Wide range of acceptable occupations • Standard and non-Standard construction premises acceptable • Flexible Sums Insured for Buildings, Stock of Vehicles and Public Liability • Cover for Stock of Vehicles kept in locked buildings, locked compounds or in the open • Automatic reinstatement of Sum Insured following a loss (not all sections) • Claims on customers vehicles settled on Market Value • 24/7 Claims helpline 	

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy booklet.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Section 1 – Legal Liabilities	• Injury or damage due to the giving of advice	25
	• Injury or damage when the Use of Heat condition has not not been complied with	24
	• Injury or damage caused by Products sold or supplied for for export to or for use in the United States of America or Canada	32
	• The first £250 of any claim or the first £500 for any claim resulting from the application of heat	26
Section 2 – Loss of or Damage to Vehicles at Your Business Premises	• Loss or damage to vehicles not at, in or on Your Business Premises	37
	• Loss or damage caused by attempted theft, malicious damage or vandalism to vehicles left in the open	37
	• Loss or damage caused by accidental damage	37
	• Loss or damage when keys have been left in or on the vehicle or when all windows or openings have not been closed and locked or when keys to vehicles have been left in a safe or key cabinet but the safe or key cabinet has not been locked and the key removed.	37
	• Loss or damage as a result of fraud or deception or by use of a counterfeit or other form of payment which a bank or building society will not authorise	38
	• Loss or damage to any motorcycle, scooter, quad bike or trike	38
	• The first £500 of any claim for any one Insured Vehicle	37

Significant and unusual exclusions or limitations of the policy

continued

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy booklet.

Policy Section Information can be found in	Significant Exclusions or Limitations	Page of Policy
Section 3A – Contents	<ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises 43 • Damage caused by mechanical or electrical breakdown 43 • Damage to business files resulting from erasure or distortion of information on computer systems or other records 43 • Damage to fixed glass or sanitary ware in vacant or unoccupied portions of the premises 43 • Subsidence ground heave or landslip 43 • The first £250 of any claim 43 	
Section 3B – Buildings	<ul style="list-style-type: none"> Subsidence ground heave or landslip 47 Acts of Terrorism 16 Damage to fences or gates caused by storm or flood 46 The first £250 of any claim 47 	
Section 3C – Business Interruption	<ul style="list-style-type: none"> • Subsidence ground heave or landslip 51 • Acts of Terrorism 16 • The first £250 of any claim 51 	
Section 3D – Money	<ul style="list-style-type: none"> • Loss or theft from an unattended vehicle 53 • Damage resulting from a safe or strongroom being opened by the use of a key or combination code through the key or combination code having been left on the premises while closed for business 53 • Damage resulting from dishonesty by the Insured or an employee unless discovered within 7 working days 53 • The first £250 of any claim 53 	

Customer Information

Commercial Care Line 0330 024 2246

How to contact us to make a claim

Should you need to make a claim, **Covéa Insurance Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

Covéa Insurance Commercial Care Line

- Dedicated telephone number – **0330 024 2246**
- Dedicated fax number – **0118 914 0960**
- In writing to – **Covéa Insurance Commercial Care Line, Norman Place, Reading, Berkshire RG1 8DA**
- By E-Mail – **mtrade.claims@coveainsurance.co.uk**

Covéa Insurance Commercial Care Line is a service operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must return the policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy, less an additional charge of £25 plus the prevailing rate of insurance premium tax as stated on your policy schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by contacting your broker.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a loan agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your loan agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of

Customer Information

continued

insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of insurance premium tax as stated on your policy schedule.

For our rights to cancel your policy please see the Cancellation Condition on page 13 of the policy booklet.

How to make a complaint

It is always our intention to provide a first class standard of service. However, we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold and you should contact them directly.

Alternatively, please contact us using the following details, quoting your Policy or claim number:

Customer Relations, Covéa Insurance,
Norman Place, Reading,
Berkshire RG1 8DA.
Telephone: 0330 221 0444
Website: www.coveainsurance.co.uk
Email:
customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
www.financial-ombudsman.org.uk
email:
complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU
Telephone: 020 7741 4100
Email: enquiries@fscs.org.uk
Website: www.fscs.org.uk

Covéa Insurance

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Fax: 0118 955 2211

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